

**Information to identify the case:**

Debtor 1	<b>Harry Pearsol</b>	Social Security number or ITIN	<b>xxx-xx-5440</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Sylvia Pearsol</b>	Social Security number or ITIN	<b>xxx-xx-9394</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21404-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry Pearsol

Sylvia Pearsol

8/7/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Harry Pearsol  
 Sylvia Pearsol  
 Debtors

Case No. 15-21404-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.  
 db/jdb

cr	+Harry Pearsol, Sylvia Pearsol, P.O. Box 86, 423 First Street, West Elizabeth, PA 15088-0086
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
cr	+U.S. Bank National Association, as Indenture Trust, Aldridge Pite, LLP, 4375 Jutland Drive Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+West Jefferson Hills School District, McGrail & Associates, LLC, 1714 Lincoln Way, White Oak, PA 15131, UNITED STATES 15131-1716
14033270	+JRM Diagnostic Services, 10567 Sawmill Parkway, Suite 100, Powell, OH 43065-6671
14033269	+Jefferson Hospital, P.O. Box 643054, Pittsburgh, PA 15264-3054
14079011	+Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14033271	+Pittsburgh Infectious Disease, 101 Drake Road, Suite C, Pittsburgh, PA 15241-1556
14033272	+South Pittsburgh Anesthesia, 1699 Washington Rd., Suite 307, Pittsburgh, PA 15228-1629
14033273	+Spring Leaf Finance, P.O. Box 64, Evansville, IN 47701-0064
14033274	+Suburban Urological Associates, 2790 Mossite Blvd., Suite G110, Monroeville, PA 15146-2766
14033275	+The Park & Cardiothoracic & Vascular Ins, P.O. Box 643797, Pittsburgh, PA 15264-3797
14109958	+U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
14033276	+UPMC CC, P.O. Box 371980, Pittsburgh, PA 15250-7980
14033277	+UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2019 03:20:15 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14042127	EDI: RESURGENT.COM Aug 08 2019 06:58:00 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
14033268	+E-mail/Text: bdsupport@creditmanagementcompany.com Aug 08 2019 03:21:20 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14039817	+E-mail/Text: bankruptcy@huntington.com Aug 08 2019 03:20:46 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID
cr	U.S. Bank National Association, as indenture trust
cr	US Bank NA- Indenture Trustee
cr*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
14033278*	+UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
14033279*	+UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Ashley Sweeney Wagner on behalf of Creditor West Jefferson Hills School District  
 awagner@mcgrailassociates.com  
 David Z. Valencik on behalf of Joint Debtor Sylvia Pearsol dvalencik@c-vlaw.com,  
 cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Aug 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David Z. Valencik on behalf of Debtor Harry Pearsol dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-  
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for CIM Trust 2016-5, Mortgage-Backed Notes, Series 2016-5 bkgroup@kmlawgroup.com  
Lauren Berschler Karl on behalf of Creditor US Bank NA- Indenture Trustee lkarl@rascrane.com  
Matthew Christian Waldt on behalf of Creditor U.S. Bank National Association, as indenture  
trustee, for CIM Trust 2016-5, Mortgage-Backed Notes, Series 2016-5 mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9